

In re:
Raul Ramirez
Debtor

Case No. 24-15947-RB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6
Date Rcvd: Mar 07, 2025

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2025:

Recip ID	Recipient Name and Address
db	Raul Ramirez, 10972 Admirals Bay St, Victorville, CA 92392-4819
42165909	+ ADT, 1 Town Center Road, Boca Raton, FL 33486-1039
42203604	CITY OF VICTORVILLE WATER & SANITATION, 14343 CIVIC DR, VICTORVILLE CA 92392-2303
42165915	Southwest Credit / T-Mobile, 12920 Se 38th St, Bellevue, WA 98006-1350

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Mar 08 2025 05:54:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Mar 08 2025 06:00:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
42165910	EDI: CAPITALONE.COM	Mar 08 2025 05:54:00	Capital One, PO Box 31293, Salt Lake Cty, UT 84131-0293
42165910	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 08 2025 01:38:17	Capital One, PO Box 31293, Salt Lake Cty, UT 84131-0293
42165911	EDI: CALTAX.COM	Mar 08 2025 06:00:00	Franchise Tax Board, Personal Bankruptcy MS A340, P.O. Box 2952, Sacramento, CA 95812-2952
42165912	Email/Text: bankruptcydpt@mcmcg.com	Mar 08 2025 01:44:00	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
42165913	Email/Text: nsm_bk_notices@mrcooper.com	Mar 08 2025 01:44:00	Nationstar Mortgage, PO Box 650783, Dallas, TX 75265-0783
42165914	Email/Text: qlsbankruptcyhub@mccarthyholthus.com	Mar 08 2025 01:44:00	Quality Loan Service Corp, 2763 Camino Del Rio S, San Diego, CA 92108-3708
42165916	Email/Text: bankruptcy@uownonline.com	Mar 08 2025 01:44:00	U-Own, 10500 University Center Dr Ste 150, Tampa, FL 33612-6461
42165917	+ EDI: USBANKARS.COM	Mar 08 2025 06:00:00	US Bank Home Mortgage, 800 Nicollet Mall, Minneapolis, MN 55402-2511
42165918	+ EDI: VERIZONCOMB.COM	Mar 08 2025 05:54:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
42165918	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 08 2025 01:44:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051

TOTAL: 12

BYPASSED RECIPIENTS

District/off: 0973-6

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp		Courtesy NEF

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2025 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Raul Ramirez bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Jennifer C Wong	on behalf of Interested Party Courtesy NEF bknotice@mccarthyholthus.com jwong@ecf.courtdrive.com
Larry D Simons (TR)	larry@janus.law c119@ecfcbis.com;nancy@lsimonslaw.com;simonsecf@gmail.com;keila@janus.law
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Raul Ramirez</u>	Social Security number or ITIN	xxx-xx-2258
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Central District of California			
Case number:	6:24-bk-15947-RB		

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Raul Ramirez

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 3/7/25

Dated: 3/7/25

By the court: Magdalena Reyes Bordeaux
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.